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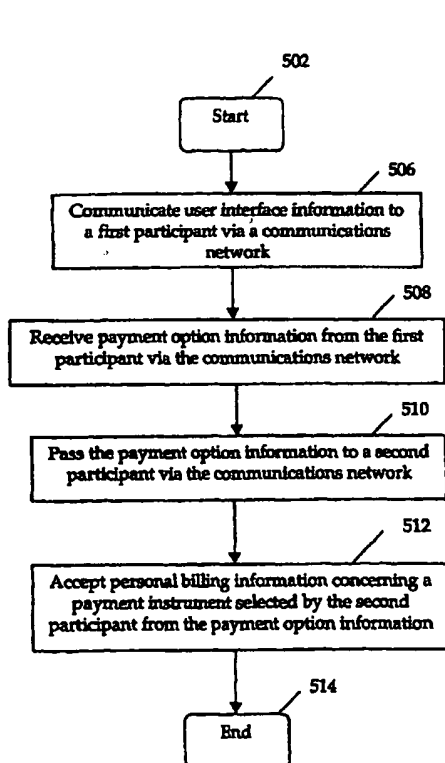
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[Continued on next page]

(54) Title: **METHOD AND APPARATUS FOR FACILITATING ONLINE PAYMENT TRANSACTIONS IN A NETWORK-BASED TRANSACTION FACILITY USING MULTIPLE PAYMENT INSTRUMENTS**



(57) Abstract: Method and apparatus for online payments are described. See Figure 5. In one embodiment, user interface information is communicated to a first participant via a communications network (506). The user interface information identifies payment instruments for processing online payments in the networked transaction facility. Payment option information is received from the first participant via the communications network (508). The payment option information indicates the first participant's willingness to accept payment from a second participant via one or more instruments. This payment option information is passed to the second participant via the network (510). Afterwards, personal billing information is accepted from the second participant via the network to facilitate an online payment between the participants (512). The personal billing information concerns a payment instrument selected by the second participant from the payment instruments specified by the first participant.

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|---|--|---------------------------|
| <b>B. FIELDS SEARCHED</b><br>Minimum documentation searched (classification system followed by classification symbols)<br>U.S. : 705/40, 37<br><br>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched<br><br>Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)<br>DIALOG<br>search terms: online, Billpoint, PayPal |  |                           |
| <b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>   |  |                           |
| Category*   | Citation of document, with indication, where appropriate, of the relevant passages   | Relevant to claim No.     |
| Y   | US 5,794,221 A (EGENDORF) 11 August 1998, cols. 2-6.   | 1-25                      |
| Y   | US 5,978,780 A (WATSON) 02 November 1999, col. 2, lines 33-47; col. 6, lines 58-65; col 15, lines 57-60.   | 2,3,5,6,11,14,15,17,18,23 |
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| Y,E   | US 6,216,115 B1 (BARRAMEDA et al) 10 April 2001, col. 4, lines 27-65; col. 9, lines 52-63.   | 1-25                      |
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| Name and mailing address of the ISA/US<br>Commissioner of Patents and Trademarks<br>Box PCT<br>Washington, D.C. 20231<br>Facsimile No. (703) 305-3230   | Authorized officer <i>Peggy Harwood</i><br>VINCENT MILLIN<br>Telephone No. (703) 308-1056  |                           |